

## CONSUMER BEHAVIOR ANALYSIS OF PURCHASE DECISIONS AND CUSTOMER SATISFACTION WHO BUYS FASHION PRODUCTS THROUGH TRANSACTIONS VIA MARKETPLACE IN JEMBER DISTRICT

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### ABSTRACT

This study aims to analyze consumer behavior towards purchase decision via the marketplace and consumer satisfaction in Jember Regency. After the covid-19 pandemic, the marketplace is growing and offering a variety of services that can satisfy its consumers. The research respondents consisted of 150 marketplace user respondents, namely Bukalapak, Shopee, Tokopedia, Lazada, and Blibli. Data collection techniques consist of e-questionnaire. Data analysis using path analysis. Research variables consist of exogenous trust variable (X1); Price (X2); Convenience (X3); Reference Group (X4); Quality of Information (X5). The endogenous variable is consumer satisfaction (Y). The intervening variable is the purchase decision (Z). The results of the study concluded that the Trust Variable (X1) had no significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.130 and 0.114; Price variable (X2) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.205; The convenience variable (X3) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.216; The Reference Group variable (X4) has no significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.047 and 0.160; Quality of Information variable (X5) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig 0.130 and 0.114; The Consumer Decision Variable (Z) has a significant effect on consumer satisfaction (Y) as evidenced by the results of hypothesis testing with a value of sig. 0.000 and 0.494.

**Keywords:** consumer behavior; purchase decision; consumer satisfaction; marketplace

## INTRODUCTION

The pandemic has brought about changes in consumer mindsets and behavior patterns in an effort to meet needs. Since the pandemic, 90% of consumers have used online transactions to fulfill their needs, one of which is the need for fashion. Products that are categorized as fashion include clothes, robes, shirts, headscarves, and other similar accessories. Why is that?. Since the pandemic came, there have been many online businesses in the fashion sector, either through Facebook, WhatsApp groups, websites, and even via marketplace such as Bukalapak, Shopee, Lazada, Tokopedia, Blibli and the like. There is an appeal not to crowd; use a mask; stay away from crowds; and keeping a distance during the pandemic is also a consideration for consumers to make transactions directly by visiting shops or boutiques. Through online purchases, goods will come directly delivered by courier via Go-Jek, Grab, JNE or JNT. Bank Indonesia noted that around 87.5% of SME were affected by the pandemic. SME that survive tend to have switched to digital. Nearly 16 million SME enter online platforms such as e-commerce (Setyowati, 2021). This is done in an effort to develop the business they are involved in to be able to grow or at least survive. This kind of condition is like a tit for tat, on the one hand there is a need for producers to continue to exist through online channels, on the other hand online transactions can make it easy for consumers to meet their needs.

Another factor that should not be forgotten in conducting transactions through the marketplace is consumer confidence in a product. Not infrequently, pictures or photos of a fashion in the form of clothes, robes, headscarves, and the like are presented in marketplace, not in accordance with the original goods. In the picture it looks good, but after the item arrived, the result was disappointing. This kind of condition is one of the problems that occur in transactions via email marketplaces. Other cases that occur such as late deliveries, miscommunication between sellers and buyers, and fraud also need to be watched out for in transactions via email marketplaces. Trust is fundamental in business. Consumer trust in marketplace sites cannot simply be recognized by business partners, but must be built from the start and can be proven (Jayanti, 2015).

Jember Regency is one of the districts with a dense population in East Java. The ongoing pandemic has also changed people's behavior patterns from what originally transacted directly to online transactions via email marketplaces. Of the many transactions made, the purchase of fashion needs such as the need for buying clothes, robes, veils, blazers and the like is very interesting to be discussed further. A number of problems can be encountered when conducting online transactions through the marketplace. Behind the convenience, cheap and affordable prices, and discounts offered, there is also an unpleasant side experienced by consumers. For example, the size of clothes that are too big or too small, the quality of the products that are not in accordance with the examples or pictures, are still often found and this is very disappointing for consumers. From the producer's point of view, this is also the case, sometimes there are also consumers who want low prices but good quality, too many requests, too late to transfer the purchase money which has an impact on product delivery delays. Through theoretical studies and empirical studies that have been carried out, it can be concluded that consumer behavior influences purchase decisions and satisfaction. This study aims to analyze the influence of consumer behavior on purchasing decisions and consumer satisfaction. It is hoped that producers and consumers will both maintain mutual trust in order to create mutually beneficial conditions and fulfill their needs.

Nofri and Hafifah (2018) in their research conclude that social factors in consumer behavior in buying goods via the marketplace as measured by reference groups, family, roles and status have a significant positive influence on purchasing decisions. The findings of this study are reinforced by research from Setyowati and Widjayanti (2021) which concludes that the e-commerce factors consist of trust; convenience; price; and the quality of information affects consumer purchasing decisions via e-commerce. According to Kotler and Keller (2013: 192), it is stated that purchasing decisions are influenced by basic psychology which plays an important role in understanding how consumers make purchasing decisions. Every consumer will choose what is good and appropriate, then decide to buy. Saputri (2016) in her research concludes that there are 4 (four) factors of consumer behavior that influence purchases, namely cultural factors; social factors; personal factors and psychological factors. Wibowo (2020) in his research concluded that the existence of websites and *e-commerce* can help consumers to find needed goods, especially in Batik Rifqi Depok. Consumer satisfaction is one factor that should not be forgotten in an effort so that consumers can make repeat purchases and disseminate positive information about the services of an e-commerce. According to research conducted by Putra, Arifin and Sunarti (2017), it is concluded that purchasing decisions affect the satisfaction of consumers who buy internet data packages through the Universitas Brawijaya Malang Campus. Based on the results of theoretical and empirical studies, the conceptual framework is explained as follows:

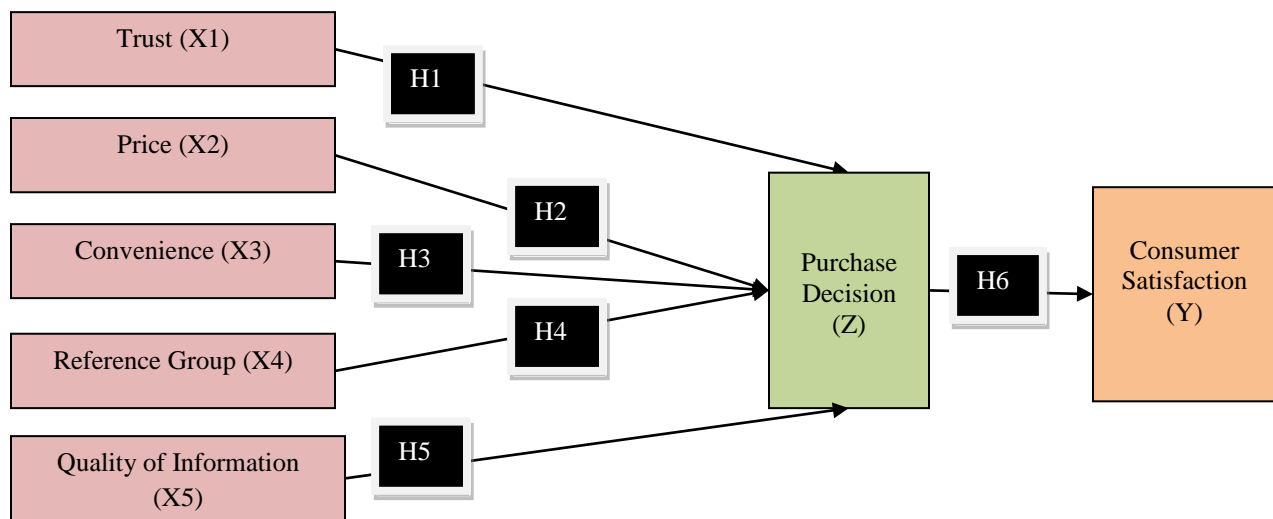


Figure 1. Research Conceptual Framework  
Source: primary data, 2022

#### H1 : Trust has an effect on Purchase Decisions

The existence of trust from consumers to make purchases of an item has a significant impact on consumer decisions to buy. If consumers believe, they will tend to buy an item offered by producers, but if consumers do not believe, then the possibility of buying and selling transactions will not occur. Trust is fundamental in business. Consumer trust in marketplace sites cannot simply be recognized by business partners, but must be built from the start and can be proven (Jayanti, 2015).

## H2 : Price has an effect on Purchase Decision

Consumers tend to choose necessities that have a price that is comparable to the quality of the goods. For consumers who need an item, sometimes the price is not the main problem for making purchasing decisions. Setyowati and Widjayanti (2021) who conclude that the *e-commerce factor* consists of trust; convenience; price; and the quality of information affects consumer purchasing decisions via e-commerce. Wariki, Mananeke, Tawas (2015) also strengthens with the finding that price perception influences housing purchase decisions.

## H3 : Convenience has an effect on Purchase Decision

The use of the marketplace market is quite easy for consumers to make purchase transactions. The convenience provided includes making transactions simply by transferring fees and goods are easily sent via JNE or JNT. The convenience offered by marketplace transactions can affect purchasing decisions. According to Kotler and Keller (2013: 192), it is stated that purchasing decisions are influenced by basic psychology which plays an important role in understanding how consumers make purchasing decisions, one of which is the ease of transactions. Tanjaya, Mananeke and Tawas (2019) in their research concluded that the convenience factor partially affects the purchase of vape products on Instagram.

## H4 : Reference Group has an effect on Purchase Decision

Friends, Family, Colleagues, Relatives, Teachers and Siblings are groups that can provide references when making purchasing decisions. Saputri (2016) in her research concludes that there are 4 (four) factors of consumer behavior that influence purchases, namely cultural factors; social factors; personal factors and psychological factors. Reference group factors are included in the category of social factors.

## H5 : Quality of Information has an effect on Purchase Decisions

Setyowati and Widjayanti (2021) in their research concluded that the information quality factor is one of the factors that can influence purchasing decisions. Before making a purchase, consumers usually tend to look for the right information on the goods to be purchased. Consumers will tend to buy goods that suit their needs. If the information obtained is correct, then that is where the purchase decision will occur. Along with the research of Rachmawati, et al (2019) in their research, that the quality of information has an influence on online laptop purchasing decisions.

## H6 : Purchase Decision has an effect on Consumer Satisfaction

According to research conducted by Putra, Arifin and Sunarti (2017), it is concluded that purchasing decisions affect the satisfaction of consumers who buy internet data packages through the Universitas Brawijaya Malang Campus. Consumer satisfaction is reflected in the activities of repurchasing certain products. Suryani and Rozalina 's research ( 2019) concludes that consumers who are satisfied with the benefits of an item will tend to repurchase the item.

## **RESEARCH METHOD**

This research is a quantitative research. According to Sugiyono (2013) quantitative research methods are research methods based on the philosophy of positivism, used to examine certain populations or samples, sampling techniques generally use random. Respondents in this study amounted to 150 respondents who were taken through simple random sampling technique namely taking sample members from the population at random without regard to the existing strata in the population (Sugiyono, 2017: 82). Data collection techniques using e-questionnaire. Data analysis using path analysis ( path analysis ). Path analysis is used to analyze the effect of

exogenous variables, namely Consumer Behavior which consists of the trust variable (X1); Price (X2); convenience (X3); reference group (X4); and information quality (X5). The endogenous variables are consumer satisfaction (Y) and purchase decision variables (Z) as intervening variables. Before using path analysis, the data obtained will be tested for validity and reliability using SPSS ver. 22.00 . Validity test using product moment correlation with data criteria is declared valid if the value of  $r > 0.300$  (Sarwono, 2014). The reliability test uses Cronbach's alpha value with criteria, if the value of  $> 0.60$  then the data is declared reliable (Sarwono, 2014). After that, the data were tested for normality. Data is declared to meet the assumption of normality if the data spreads along the normal line. The results of the hypothesis test will test that there is a significant effect between the variables being tested. The research hypothesis will be accepted if the value of sig.  $< 0.005$  means that there is an effect between the variables being tested.

## RESULT ANALYSIS

Marketplace transactions that are mushrooming and widely used by consumers to make purchases are enough to provide convenience and fast access for consumers to get their needs. Admit it or not, the need for fashion, especially for mothers and teenagers, is one of the current trends that is increasingly being taken into account. In an effort to get the needed fashion products, the following types of marketplaces are presented that are chosen by consumers:

Table 1. Marketplace of Consumer Choice

No.	Marketplace	Amount	Percentage
1.	Bukalapak	9	6%
2.	Shopee	50	33.4%
3.	Tokopedia	41	27.3%
4.	Lazada	32	21.3%
5.	Blibli	6	4%
6.	Other	12	8%
Total		150	100%

*Source: primary data, 2022*

Based on Table 1. , there are a number of marketplace chosen by consumers, where Marketplace has the most chosen by consumers is Shopee that is by 33.4% or as many as 50 consumers of 150 respondents. Followed then Tokopedia as much as 41 consumers (27.3%). Lazada is in in order third chosen by 32 consumers (21.3%), next Bukalapak was chosen by 9 consumers (6%) and Blibli was chosen by 6 consumers (4%), while 12 other people (8%) chose Marketplace outside fifth Marketplace on.

Table 2. Characteristics of Respondents by Gender

No.	Gender	Amount	Percentage
1.	Male	21	14%
2.	Woman	129	86%
Total		150	100%

*Source: primary data, 2022*

Based on Table 2., the research respondents consisted of men totaling 21 respondents or 14% while the rest amounted to 129 or 86% of the total respondents who reached 150 respondents.

Table 3. Characteristics of Respondents by Age

No.	Age	Amount	Percentage
1.	16 – 25 years old	40	26.7%
2.	26 – 35 years old	47	31.3%
3.	36 – 45 years old	44	29.3%
4.	46 – 55 years old	13	8.7%
5.	56 – 65 years old	6	4%
Total		150	100%

*Source: primary data, 2022*

Based on Table 3., respondents study based on age shared Becomes 5 range age that is for 16-25 years old as many as 40 respondents (26.7%), aged 26-35 years as many as 47 respondents (31.3%) who are age the most of 150 respondents who filled out questionnaire. Then 36-45 years old (29.3%), 46-55 years old as many as 13 respondents (8.7%) and the last 56-65 years old who are age with amount respondent smallest that is only as many as 6 people (4%)

Table 4. Characteristics of Respondents by Type of Work/Profession

No.	Type of Job/Profession	Amount	Percentage
1.	Student/Student	35	23.3%
2.	Housewife	27	18%
3.	Government Employees	19	12.7%
4.	Private employees	29	19.3%
5.	Businessman	36	24%
6.	Other	4	2.7%
Total		150	100%

*Source: primary data, 2022*

Based on Table 4., respondent study shared based on type job/profession, where in table the seen that of 150 respondents, the most is work as Businessman that is as many as 36 people (24%) followed by with Student/Student as many as 35 people (23.3%). Next is Employee Private as many as 29 people (19.3%), then Housewife as many as 27 people (18%), civil servants/ASN as many as 19 people (12.7%) and professions other as many as 4 people (2.7%)

Table 5. Marketplace Subscription Duration

No.	Long subscription	Amount	Percentage
1.	1 year	32	21.4%
2.	2 years	29	19.3%
3.	3 years	44	29.3%
4.	4 years	24	16%
5.	5 years	6	4%
6.	More than 5 years	15	10%
Total		150	100%

*Source: primary data, 2022*

Based on Table 5., can seen that respondents who subscribe to marketplace for 1 year is as many as 32 people (21.4%), 2 years as many as 29 people (19.3%), 3 years as many as 44 (29.3%) who are long subscriptions the most. Long subscription 4 years as many as 24 people (16%), 5 years as many as 6 people (4%), while more than 5 years as many as 15 people (10%)



Data from respondents' answers obtained through e-questionnaires, then tabulated the data, from e-questionnaires distributed via WAG and email, there were 150 respondents who answered validly all the questions that had been given. Respondents' answers were then quantified and analyzed using SPSS ver.16.00. The data that has been entered is then tested for validity and reliability. After that, the data was tested for normality. Furthermore, the data were analyzed using path analysis. The results of the validity test show that the correlation value of  $r$  ranges from 0.571 - 0.306, meaning that the data is valid, because it exceeds the value of 0.300 according to the required data validity criteria. The results of the reliability test showed that the cronbach's alpha value was 0.770; 0.725; 0.885; 0.845; 0.840; 0.874; 0.890, from these results, it can be concluded that the data is reliable, because it exceeds the value of 0.600 for the required reliability value criteria. The data was then tested for normality. Based on the results of the normality test, the data is declared to be normally distributed because the data spreads along a diagonal line.

Based on the results of data processing and path analysis, the results of hypothesis testing were obtained as follows: (1) Trust variable (X1) did not significantly affect consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig.0.130 and 0.114; (2) Price variable (X2) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.205; (3) The convenience variable (X3) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.216; (4) The Reference Group Variable (X4) has no significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.047 and 0.160; (5) Information Quality Variable (X5) has a significant effect on consumer decisions (Z) as evidenced by the results of hypothesis testing with values of sig. 0.130 and 0.114; (5) Consumer Decision Variable (Z) has a significant effect on consumer satisfaction (Y) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.494.

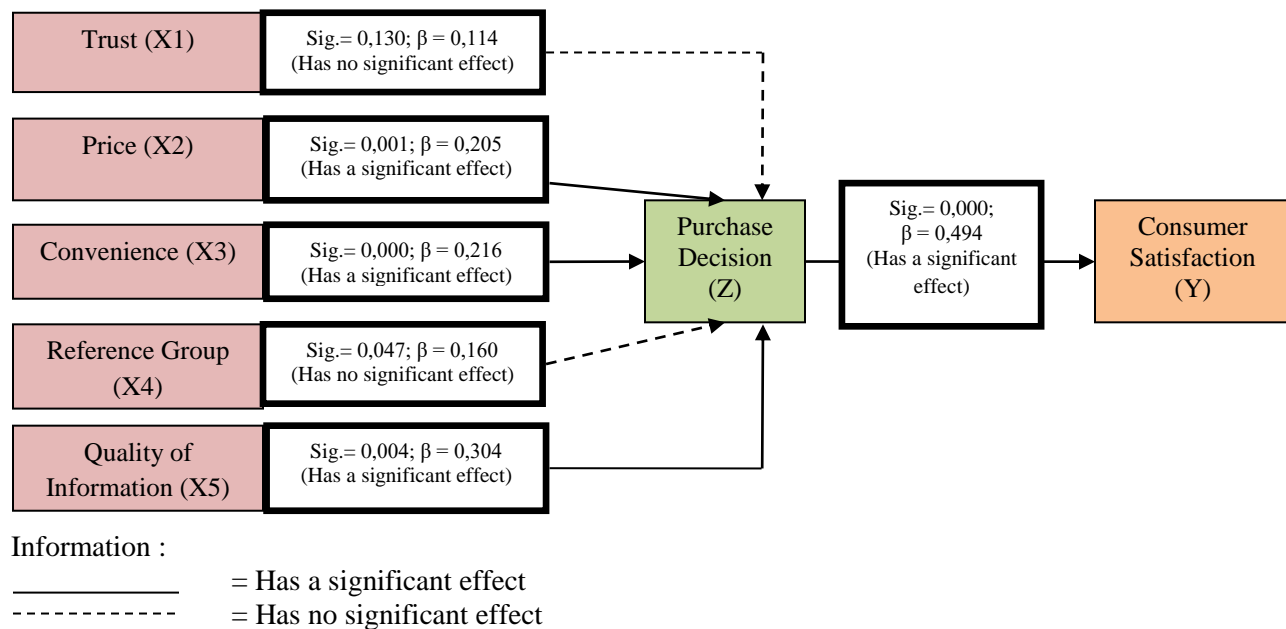


Figure 2. Results of research analysis  
 Source: primary data processed, 2022

## INTERPRETATION

Based on the results of research and data analysis, the research results can be interpreted as follows:

### 1. Effect of Trust (X1) on Purchase Decision (Z)

Consumer trust is one of the important factors for a business to be sustainable. A consumer's trust can bring and even influence other consumers to make repeat purchases. In this study, based on the results of hypothesis testing, the value of sig. = 0.130 and = 0.114 means that the trust factor does not significantly influence of purchase decision fashion products. Based on the data from the questionnaire, respondents' answers indicate that there is distrust of buying fashion products online because sometimes they are often deceived by the images offered. In the picture offered, the product looks neat, the material is also good, but after the item reaches its destination, the item received is different from the specifications. In this case, there are several marketplaces that provide solutions with the flexibility for consumers to return if the goods are not as expected.

### 2. Effect of Price (X2) on Purchase Decision (Z)

Prices set by producers provide one of the different expectations of consumers. Some say that the price determines the quality of the goods. So the more expensive the price, the better the quality of the goods. For consumers who have mediocre money, they tend to buy goods according to their abilities, however, for consumers who have excess money, they will buy goods according to their abilities. Based on the results of hypothesis testing in this study, the values obtained are sig. = 0.000 and = 0.205, meaning that the price affects the purchase decision of fashion products. The results of the study support the findings of Wariki, Mananeke, Tawas (2015) and also strengthen the findings that price perceptions affect consumer decisions to make purchases.

### 3. Effect of Convenience (X3) on Purchase Decision (Z)

Convenience is one of the things that attracts consumers in making purchases. Easy transactions, easy purchase transfers are a favorite for potential buyers to make purchases. The results of hypothesis testing in this study indicate that the value of sig. = 0.000 and = 0.216 means that the convenience factor significantly influences purchase decision to make purchases. The results of the study strengthen the findings of Tanjaya, Mananeke and Tawas (2019) who in their research conclude that the convenience factor partially affects product purchases.

### 4. Effect of Reference Group (X4) on Purchase Decision (Z)

A reference group is a group of people who are closest to them, who can influence potential buyers to make a purchase. Not infrequently, suggestions and input from friends, family or relatives will be heard by potential buyers. The results of hypothesis testing in this study indicate that the value of sig. = 0.047 and = 0.160, meaning that the reference group has no effect on purchase decision. Based on the results of the questionnaire, it can be concluded that at this time in the digital era, prospective buyers can already see for themselves the fashion products offered directly by manufacturers. Thus, the existence of references from the closest people, is considered not so important. The results of the study differ from the findings of Saputri (2016) which concludes that social factors in which there are references to the closest party have an influence on purchasing decisions.

### 5. Effect of Information Quality (X5) on Purchase Decision (Z)

Consumers will decide to buy if they feel they really understand the fashion product they are going to buy, ranging from quality, color, shape, to price. The quality of information is one



of the important considerations for consumers to make purchasing decisions. Based on the results of the research hypothesis test, it shows the value of sig. = 0.130 and = 0.114 means that the quality of information has a significant effect on purchase decision. The results of the study support the findings of Setyowati and Widjayanti (2021) and research by Rachmawati, et al (2019) which concludes that the quality of information has a significant effect on consumer decisions to make purchases.

#### 6. Effect of Purchase Decisions (Z) on Consumer Satisfaction (Y)

Purchase Decision has an effect the satisfaction of consumers who buy fashion products. Based on the results of hypothesis testing, it shows that the value of sig. = 0.000 and = 0.494 means that purchase decision has an effect to consumer satisfaction. The results of the study support the findings of Suryaniand Rosalina (2019) which states that purchase decision has an effect on consumer satisfaction.

## CONCLUSION

Based on the results of data interpretation, the conclusions of the study are as follows:

1. Trust variable (X1) has no significant effect on purchase decision (Z) as evidenced by the results of hypothesis testing with sig. 0.130 and 0.114;
2. Price variable (X2) has a significant effect on purchase decision (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.205;
3. The convenience variable (X3) has a significant effect on purchase decision (Z) as evidenced by the results of hypothesis testing with values of sig. 0.000 and 0.216;
4. The Reference Group Variable (X4) has no significant effect on purchase decision (Z) as evidenced by the results of hypothesis testing with values of sig. 0.047 and 0.160;
5. Quality of Information Variable (X5) has a significant effect on purchase decision (Z) as evidenced by the results of hypothesis testing with values of sig. 0.130 and 0.114;
6. Purchase Decision Variable (Z) has a significant effect on consumer satisfaction (Y) as evidenced by the results of hypothesis testing with a value of sig. 0.000 and 0.494.

## IMPLICATION

Based on the interpretation of the research results and conclusions, the research implications are explained as follows:

### 1. Theoretical Implication

The results of the research can enrich knowledge, especially for research related to variables of consumer behavior, purchasing decisions and consumer satisfaction. Because theoretically, several scientific studies explain that there are consumer behaviors that influence and some do not influence purchasing decisions and consumer satisfaction. In this study, consumer behavior variables consisting of trust and reference groups have no significant effect on purchasing decisions

### 2. Practical Implications

- a. The results of the study can be used as a reference for consumers who want to make purchases of fashion products via online, so as not to be deceived by products that are not in accordance with the example, consumers need to be more careful in making transactions.
- b. The results of the study can also be used as a reference for marketplace owners to find factors that influence purchasing decisions and consumer satisfaction.

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